



Health Carriers for Small Employers (With Sample Premiums)



**MARYLAND'S COMPREHENSIVE STANDARD
HEALTH BENEFIT PLAN**

All companies that sell health plans to small employers must sell the Comprehensive Standard Health Benefit Plan ("Standard Plan") to any small employer who applies for it. They may also sell additional benefits that enrich the Standard Plan. The Standard Plan can be sold in 4 different types of delivery systems: Indemnity; Preferred Provider Organization (PPO); Point of Service (POS); or Health Maintenance Organization (HMO) (your insurance agent or the insurance companies can explain the differences). Because all companies selling health plans to small employers must sell the same Standard Plan, comparison-shopping becomes much easier.

This brochure provides: (1) names, addresses, and telephone numbers of companies that sell the Standard Plan and (2) sample premiums for the Standard Plan based on the following hypothetical 10 person employee group:

Rates as of July 1, 2005

Assumed Employee Age Distribution of the 10 person employee Sample Group

1 employee at age 25
3 employees at age 35
3 employees at age 45
2 employees at age 55
1 employee at age 62

Each employee in this 10-person group will have a monthly premium that is listed on the inside pages according to the employee's family composition (Single, Individual & Spouse, Individual & Dependent, or Family). The total group rate is determined by adding all 10 employee rates together. Since your employee ages will likely vary from the above, your premiums will vary from the monthly premiums listed here.

Again, these sample premiums apply only to Standard Plan coverage for this hypothetical group, and are intended to illustrate comparative company prices. For the exact premiums for your group, please consult with your insurance agent or the company directly.

Premiums are shown for four geographic areas: Baltimore Metropolitan Area; Washington, DC Metropolitan Area; Western Maryland Area; and Eastern & Southern Maryland Area. The counties for each geographic area are listed at the bottom of each premium page.

For additional regulatory information, contact the Maryland Insurance Administration at 410-468-2000 or 1-800-492-6116 or visit the web site at www.mdinsurance.state.md.us. For further information on the Standard Plan, contact the Maryland Health Care Commission at 410-764-3460 or 1-877-245-1762 or visit the web site at www.mhcc.state.md.us.

JULY 2005 SMALL GROUP SAMPLE RATES THE BALTIMORE METROPOLITAN AREA*

| <u>INDEMNITY</u> | <u>SINGLE</u> | <u>INDIVIDUAL & SPOUSE</u> | <u>INDIVIDUAL & DEPENDENT</u> | <u>FAMILY</u> |
|---|---------------|------------------------------------|---------------------------------------|---------------|
| Aetna Life Insurance Company | 369.56 | 849.99 | 683.69 | 1,071.73 |
| Guardian Life Insurance Company of America | 686.88 | 1,473.35 | 1,375.13 | 2,161.60 |
| MEGA Life and Health Insurance Company | 440.00 | 912.00 | 674.00 | 1,380.00 |
| Mid-West National Life Insurance Co. of Tenn. | 440.00 | 912.00 | 674.00 | 1,380.00 |
| United HealthCare Insurance Company | 333.79 | 700.96 | 634.20 | 944.62 |

| <u>PPO</u> | | | | |
|--|--------|--------|--------|----------|
| Aetna Life Insurance Company | 243.81 | 560.77 | 451.05 | 707.05 |
| CareFirst of MD, Inc. | 293.57 | 675.22 | 543.10 | 821.99 |
| Coventry Health & Life, Inc. | 242.54 | 558.89 | 449.22 | 679.12 |
| Graphic Arts Benefit Corporation | 243.58 | 574.99 | 406.77 | 676.79 |
| Group Hospitalization & Medical Services, Inc. | 252.00 | 579.00 | 466.00 | 706.00 |
| Guardian Life Insurance Company of America | 463.76 | 994.76 | 928.45 | 1,459.45 |
| MAMSI Life and Health Insurance Company | 228.18 | 479.17 | 433.54 | 645.74 |
| United HealthCare Insurance Company | 217.12 | 455.95 | 412.53 | 614.45 |

| <u>POS</u> | | | | |
|-----------------------|--------|--------|--------|--------|
| CareFirst of MD, Inc. | 330.79 | 760.82 | 611.96 | 926.22 |

| <u>HMO</u> | | | | |
|---|--------|--------|--------|--------|
| Aetna Health, Inc. | 342.06 | 786.75 | 632.82 | 991.98 |
| CareFirst BlueChoice, Inc. | 288.00 | 662.00 | 532.00 | 807.00 |
| Coventry Health Care of Delaware, Inc. | 307.94 | 709.62 | 570.38 | 862.26 |
| Kaiser Foundation Health Plan of the Mid-Atlantic | 282.85 | 579.85 | 468.69 | 868.35 |
| Optimum Choice, Inc. | 313.30 | 657.92 | 595.26 | 886.63 |

The premium for your group may not be the same as the premium stated here. For the exact premium charge for your group, please consult with your insurance agent or the company directly.

* Baltimore Metropolitan Area consists of Baltimore City and Baltimore, Harford, Howard, and Anne Arundel Counties.

**JULY 2005 SMALL GROUP SAMPLE RATES
THE WASHINGTON, D.C. METROPOLITAN AREA***

| <u>INDEMNITY</u> | <u>SINGLE</u> | <u>INDIVIDUAL & SPOUSE</u> | <u>INDIVIDUAL & DEPENDENT</u> | <u>FAMILY</u> |
|---|----------------------|---|--|----------------------|
| Aetna Life Insurance Company | 369.56 | 849.99 | 683.69 | 1,071.73 |
| Guardian Life Insurance Company of America | 810.34 | 1,738.18 | 1,622.30 | 2,550.13 |
| MEGA Life and Health Insurance Company | 440.00 | 912.00 | 674.00 | 1,380.00 |
| Mid-West National Life Insurance Co. of Tenn. | 440.00 | 912.00 | 674.00 | 1,380.00 |
| United HealthCare Insurance Company | 333.79 | 700.96 | 634.20 | 944.62 |

| <u>PPO</u> | | | | |
|--|--------|----------|----------|----------|
| Aetna Life Insurance Company | 243.81 | 560.77 | 451.05 | 707.05 |
| CareFirst of MD, Inc. | 293.57 | 675.22 | 543.10 | 821.99 |
| Coventry Health & Life, Inc. | 242.54 | 558.89 | 449.22 | 679.12 |
| Graphic Arts Benefit Corporation | 221.43 | 522.72 | 369.79 | 615.26 |
| Group Hospitalization & Medical Services, Inc. | 252.00 | 579.00 | 466.00 | 706.00 |
| Guardian Life Insurance Company of America | 547.12 | 1,173.57 | 1,095.33 | 1,721.78 |
| MAMSI Life and Health Insurance Company | 228.18 | 479.17 | 433.54 | 645.74 |
| United HealthCare Insurance Company | 217.12 | 455.95 | 412.53 | 614.45 |

| <u>POS</u> | | | | |
|-----------------------|--------|--------|--------|--------|
| CareFirst of MD, Inc. | 330.79 | 760.82 | 611.96 | 926.22 |

| <u>HMO</u> | | | | |
|---|--------|--------|--------|--------|
| Aetna Health, Inc. | 342.06 | 786.75 | 632.82 | 991.98 |
| CareFirst BlueChoice, Inc. | 288.00 | 662.00 | 532.00 | 807.00 |
| Coventry Health Care of Delaware, Inc. | 338.74 | 780.58 | 627.41 | 948.49 |
| Kaiser Foundation Health Plan of the Mid-Atlantic | 282.85 | 579.85 | 468.69 | 868.35 |
| Optimum Choice, Inc. | 313.30 | 657.92 | 595.26 | 886.63 |

The premium for your group may not be the same as the premium stated here. For the exact premium charge for your group, please consult with your insurance agent or the company directly.

*** Washington, D.C. Metropolitan Area consists of Montgomery & Prince George's Counties.**

JULY 2005 SMALL GROUP SAMPLE RATES THE WESTERN MARYLAND AREA*

| <u>INDEMNITY</u> | <u>SINGLE</u> | <u>INDIVIDUAL & SPOUSE</u> | <u>INDIVIDUAL & DEPENDENT</u> | <u>FAMILY</u> |
|---|---------------|------------------------------------|---------------------------------------|---------------|
| Aetna Life Insurance Company | 369.56 | 849.99 | 683.69 | 1,071.73 |
| Guardian Life Insurance Company of America | 651.47 | 1,397.41 | 1,304.25 | 2,050.19 |
| MEGA Life and Health Insurance Company | 319.00 | 661.00 | 488.00 | 999.00 |
| Mid-West National Life Insurance Co. of Tenn. | 319.00 | 661.00 | 488.00 | 999.00 |
| United HealthCare Insurance Company | 310.42 | 651.89 | 589.81 | 878.50 |

| <u>PPO</u> | | | | |
|--|--------|--------|--------|----------|
| Aetna Life Insurance Company | 243.81 | 560.77 | 451.05 | 707.05 |
| CareFirst of MD, Inc. | 264.21 | 607.69 | 488.79 | 739.79 |
| Coventry Health & Life, Inc. | 242.54 | 558.89 | 449.22 | 679.12 |
| Graphic Arts Benefit Corporation | 199.29 | 470.45 | 332.81 | 553.74 |
| Group Hospitalization & Medical Services, Inc. | 227.00 | 522.00 | 420.00 | 636.00 |
| Guardian Life Insurance Company of America | 439.85 | 943.49 | 880.59 | 1,384.22 |
| MAMSI Life and Health Insurance Company | 212.21 | 445.63 | 403.19 | 600.54 |
| United HealthCare Insurance Company | 201.92 | 424.03 | 383.65 | 571.44 |

| <u>POS</u> | | | | |
|-----------------------|--------|--------|--------|--------|
| CareFirst of MD, Inc. | 297.71 | 684.74 | 550.77 | 833.60 |

| <u>HMO</u> | | | | |
|--|--------|--------|--------|--------|
| Aetna Health, Inc. | 342.06 | 786.75 | 632.82 | 991.98 |
| CareFirst BlueChoice, Inc. | 259.00 | 596.00 | 479.00 | 725.00 |
| Coventry Health Care of Delaware, Inc. | 307.94 | 709.62 | 570.38 | 862.26 |
| Optimum Choice, Inc. | 291.37 | 611.87 | 553.60 | 824.57 |

The premium for your group may not be the same as the premium stated here. For the exact premium charge for your group, please consult with your insurance agent or the company directly.

* The Western Maryland Area consists of Allegany, Carroll, Frederick, Garrett & Washington Counties.

JULY 2005 SMALL GROUP SAMPLE RATES THE EASTERN & SOUTHERN MARYLAND AREA*

| <u>INDEMNITY</u> | <u>SINGLE</u> | <u>INDIVIDUAL & SPOUSE</u> | <u>INDIVIDUAL & DEPENDENT</u> | <u>FAMILY</u> |
|---|---------------|------------------------------------|---------------------------------------|---------------|
| Aetna Life Insurance Company | 369.56 | 849.99 | 683.69 | 1,071.73 |
| Guardian Life Insurance Company of America | 671.30 | 1,439.94 | 1,343.94 | 2,112.59 |
| MEGA Life and Health Insurance Company | 319.00 | 661.00 | 488.00 | 999.00 |
| Mid-West National Life Insurance Co. of Tenn. | 319.00 | 661.00 | 488.00 | 999.00 |
| United HealthCare Insurance Company | 320.44 | 672.92 | 608.83 | 906.84 |

| <u>PPO</u> | | | | |
|--|--------|--------|--------|----------|
| Aetna Life Insurance Company | 243.81 | 560.77 | 451.05 | 707.05 |
| CareFirst of MD, Inc. | 273.02 | 627.95 | 505.08 | 764.45 |
| Coventry Health & Life, Inc. | 242.54 | 558.89 | 449.22 | 679.12 |
| Graphic Arts Benefit Corporation | 243.58 | 574.99 | 406.77 | 676.79 |
| Group Hospitalization & Medical Services, Inc. | 234.00 | 538.00 | 433.00 | 656.00 |
| Guardian Life Insurance Company of America | 453.24 | 972.20 | 907.39 | 1,426.35 |
| MAMSI Life and Health Insurance Company | 219.05 | 460.01 | 416.20 | 619.91 |
| United HealthCare Insurance Company | 208.43 | 437.71 | 396.03 | 589.87 |

| <u>POS</u> | | | | |
|-----------------------|--------|--------|--------|--------|
| CareFirst of MD, Inc. | 307.64 | 707.57 | 569.13 | 861.38 |

| <u>HMO</u> | | | | |
|--|--------|--------|--------|--------|
| Aetna Health, Inc. | 342.06 | 786.75 | 632.82 | 991.98 |
| CareFirst BlueChoice, Inc. | 268.00 | 616.00 | 496.00 | 751.00 |
| Coventry Health Care of Delaware, Inc. | 338.74 | 780.58 | 627.41 | 948.49 |
| Optimum Choice, Inc. | 300.77 | 631.61 | 571.45 | 851.17 |

The premium for your group may not be the same as the premium stated here. For the exact premium charge for your group, please consult with your insurance agent or the company directly.

* The Eastern & Southern Maryland Area consists of Calvert, Caroline, Cecil, Charles, Dorchester, Kent, Queen Anne's, St. Mary's, Somerset, Talbot, Wicomico & Worcester Counties.

PARTICIPATING CARRIERS – July 2005

Aetna Health, Inc.

1302 Concourse Drive, Suite 402
Linthicum, MD 21090
410-691-1080

Aetna Life Insurance Company

151 Farmington Avenue
Hartford, CT 06156
410-691-1080

CareFirst BlueChoice, Inc.

10455 Mill Run Circle
Owings Mills, MD 21117
1-800-537-5963

CareFirst of MD, Inc.

10455 Mill Run Circle
Owings Mills, MD 21117
1-800-537-5963

Coventry Health & Life, Inc.

2751 Centerville Road
Suite 400
Wilmington, DE 19808
1-800-727-9951, ext. 1144

Coventry Health Care of Delaware, Inc.

2751 Centerville Road
Suite 400
Wilmington, DE 19808
1-800-727-9951, ext. 1144

Graphic Arts Benefit Corporation

6411 Ivy Lane, Suite 700
Greenbelt, MD 20770
1-800-469-1673

Group Hospitalization & Medical Services

Trading as CareFirst BlueCross BlueShield
10455 Mill Run Circle
Owings Mills, MD 21117
1-800-537-5963

Guardian Life Insurance Co. of America

Small Group Sales (groups with 15 or fewer)
95 Highland Avenue
Bethlehem, PA 18017
Mail Station B619
1-800-356-5808

Guardian Life Insurance Co. of America

MidAtlantic Group Sales Office (more than 15)
11785 Beltsville Drive, Suite 1200
Calverton Five Flagship Building
Beltsville, MD 20705
1-800-945-6584 or 1-301-586-1500

Kaiser Foundation Health Plan of the**Mid-Atlantic States, Inc.**

2101 East Jefferson Street
PO Box 6611
Rockville, MD 20849-6611
1-301-816-6509 or 1-703-208-6292

MAMSI Life & Health Insurance Company

4 Taft Court
Rockville, MD 20850
1-800-709-7604

MEGA Life & Health Insurance Company

PO Box 982010
North Richland Hills, TX 76182
1-800-527-5504

**Mid-West National Life Insurance Company
of Tennessee**

PO Box 982010
North Richland Hills, TX 76182
1-800-733-1110

Optimum Choice, Inc.

4 Taft Court
Rockville, MD 20850
1-800-709-7604

United HealthCare Insurance Company

4 Taft Court
Rockville, MD 20850
1-800-709-7604

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